



**National Foreclosure Settlement Awards  
Request for Qualifications and Proposals  
Housing Counseling and Community Revitalization  
Frequently Asked Questions (FAQs)  
January 30, 2013**

**Where is Appendix A?**

Both Appendix A and the RFQ/P can be found on the AG's website on the Bank Foreclosure Settlement page at the following link:

<http://www.ag.state.il.us/consumers/bankforeclosuresettlement.html>. The "application" link in the Request for Proposals section will take you directly to Appendix A.

**Will an application meet the deadline if it is postmarked by February 15?**

Yes.

**How can I get added to the distribution list?**

By posing this question, you have been added to the distribution list. Additional requests should be emailed to Kim Pulliam ([kpulliam@atg.state.il.us](mailto:kpulliam@atg.state.il.us)).

**Are there page limitations for qualifications, Appendix A or letters of support?**

The narrative, as specified in the RFQ/P, should not exceed 10 pages. There is no page limit on other information requested, though quality will trump quantity!

**What types of organizations are eligible to apply?**

Eligible applicants are described on page 2 of the RFQ/P. Per the RFQ/P, eligible applicants include:

- Teams pursuing coordinated, place-based strategies. Please note that:
  - team leaders/fiscal agents must be either nonprofit organizations or quasi-governmental entities. Eligible nonprofit entities include 501(c)(3), 501(c)(6) and L3c's;
  - team members can be both entities requesting funds, as well as those providing strategic support; and,
  - team members can include but are not limited to housing counselors (preferably community-based, perhaps in conjunction with neighboring or regional counterparts); developers (for profit or nonprofit); community outreach/organizing/marketing experts; philanthropic organizations; financial Institutions; CDFIs; government entities; realtors and employers;
- Nonprofit housing counseling organizations as a stand-alone applicant, including applications for housing counseling support to foreclosure mediation programs;
- Nonprofit or for profit housing developers or entities as a stand-alone applicant; and,
- Technical assistance experts.

**What are eligible costs/uses of funds?**

As described on page 1 of the RFQ/P, funds can be used to:

- provide housing counseling services to renters, and current and future homeowners;
- provide mortgage acquisition or restructuring support to families affected by foreclosure;
- invest in neighborhoods that have been destabilized by vacant and abandoned properties through collaborative partnerships; and,
- provide expertise statewide to those awarded funds in any of the above categories. The RFQ/P lists some examples of expertise and technical assistance that may be needed, but applicants are also welcome to submit proposals for additional types of expertise and technical assistance that they anticipate will be needed by the place-based grant recipients.

Additional eligible uses include, but are not limited to:

- demolition;
- acquisition;

- residential development and re-development, and related uses (such as community gardens, open space) especially when tied to a collaborative strategic initiative: These funds are not intended to replace or act as traditional housing finance or affordable housing finance programs);
- marketing and community outreach/organizing;
- housing costs (e.g. rental expenses, utilities, security deposits) for families receiving housing counseling support;
- fiscal agent fee;
- loan loss reserves; and
- gap assistance when repair costs exceed the value of the home.

Nonresidential development, such as commercial or industrial development, is an ineligible use of funds.

The Office of the Attorney General is committed to complementing, not supplanting, other available resources to maximize the benefits for the State of Illinois. This will require a case-by-case analysis of Appendix A, in which applicants describe proposed outcomes, estimated costs per outcome, and other sources of funds (committed and not-yet-committed).

**How will funds be apportioned among the four eligible applicant categories?**

No preset amounts per category have been determined. As stated in the RFQ/P, priority will be given to teams, although applications will be accepted from housing counseling agencies and developers not applying as part of a team, especially in geographic areas where the collaborative, team approach is not needed.

**What is the dollar amount/range for the RFQ/P? Are there minimum or maximum amounts that can be requested?**

Minimum and maximum award amounts have not been pre-determined.

**How many grants do you want to award or how many persons are you looking to serve?**

Neither the number of grants nor number of persons targeted to be served have been pre-determined.

**Are there scoring criteria?**

No, but please refer to the Evaluation Criteria on page 6 of the RFQ/P.

**Are all the Evaluation Criteria required?**

Selected applications will likely meet all or most of the Evaluation Criteria, but meeting all Evaluation Criteria on page 6 of the RFQ/P is not a requirement.

**Can we apply for one or multiple years of funding?**

Yes, you should apply for what you think will be the most effective time frame to support your proposal. Beginning in April 2013, the Office of the Attorney General will begin entering into one, two, or three year agreements, on a rolling basis, with renewals (where applicable) contingent upon annual performance reviews, grantee's ability to meet the grant agreement terms, and demonstrated continual need for funds and services.

**If priority will be given to strategies that can begin quickly, per the Evaluation Criteria, doesn't this preclude innovative proposals that require more analysis and input?**

No. Using the Evaluation Criteria, initial funding awards will be prioritized to support the most competitive, time-sensitive and "ready" proposals, but the Office of the Attorney General and its Advisors also anticipate working with innovative proposals to transform promising ideas into executable agreements.

**Do you want participants to have identified a particular project, or are you requesting background and qualification information only?**

Applications should be for a specific project with information provided per the RFQ/P and Appendix A, although not every detail needs to be determined before the application deadline. As mentioned on page 6 of the RFQ/P, successful applicants may be required to modify or change proposals during the selection process as a result of conversations with the Office of the Attorney General, Advisory Council members, and "experts" selected under eligible category #4.

**Can organizations that apply as team members be included as team members in multiple applications? Can applicants apply in multiple applications?**

There is no limit to the amount of applications an entity can submit, including if a team member applies on different teams.

**Do all team members have to be asking for funds? And does "partner" mean something different than "team member?"**

Team members are equivalent to partners. It is not necessary for all team members to request funds.

**Do all team members have to submit the required financial statements?**

All team members requesting funds must submit the required financial statements.

**Can team leaders sub-grant to other team members?**

Yes, this is part of the role of the fiscal agent, but selected applicants cannot subgrant to any entity not included in the original application.

**Can there be co-team leaders in one application?**

You can structure your leadership team in the way that best meets the needs of your proposal, but one contact person and one fiscal agent is required.

**Is there a difference between the team leader and the fiscal agent?**

No, the team leader should be in charge of all fiscal matters for its team.

**Is the 15% limit for overhead costs the same as administrative costs or indirect costs?**

Overhead costs are defined as activities or services that benefit projects or activities beyond the work proposed under this RFQ/P (such as facilities costs, equipment, and information services). These costs may not be directly attributable to this RFQ/P, but are necessary to carry out the work.

**Do housing counselor applicants have to be HUD certified?**

This is not a threshold criteria at this stage, but it is possible that HUD-certification or other credentials will be required as a condition of funding approval.

**If an agency branch in one city applies, does this affect the prospects of applications submitted by other branches of that same agency?**

No.

**What kind of data is needed to support my application?**

This has not been pre-determined. At the application stage, we want to hear what data applicants are using to evaluate need in their proposed geographic region, and how applicants will track progress in that region over time. We also are interested in knowing what additional data you'd like to have to better assess and address local needs.

Foreclosure and vacant/abandoned building data provided by applicants and by selected "statewide experts" will help inform the selection process.

If applying for the "statewide expert" category to help the Office of the Attorney General and all of the selected applicants, please describe the source and type of data you recommend tracking and analyzing throughout the state, on an on-going basis.

**Are there affordability requirements?**

Final grant agreements with the Office of the Attorney General will formalize this on a case-by-case basis. At this stage, we look forward to seeing a range of housing options proposed, including permanent affordable housing. Your proposal will be evaluated by its response to market and demographic demands. In addition to providing housing and related services to lower-income households, we anticipate that redevelopment proposals will also aim to attract people with a mix of incomes, and/or

address the needs of households that may be outside the eligibility margins of existing government programs. We are interested in your plans and goals for addressing household and community needs, and how you propose to monitor affordability where that is one of your priorities.

**Can my proposed geographic area be as broad as the City of Chicago or the 6 County Region?**

Yes. Please indicate if there is a reason you are attempting to reach such a diverse and large geography.

**FOR MORE INFORMATION, PLEASE CONTACT KIM PULLIAM AT  
[kpulliam@atq.state.il.us](mailto:kpulliam@atq.state.il.us).**

**Your question will be directed to appropriate staff.**